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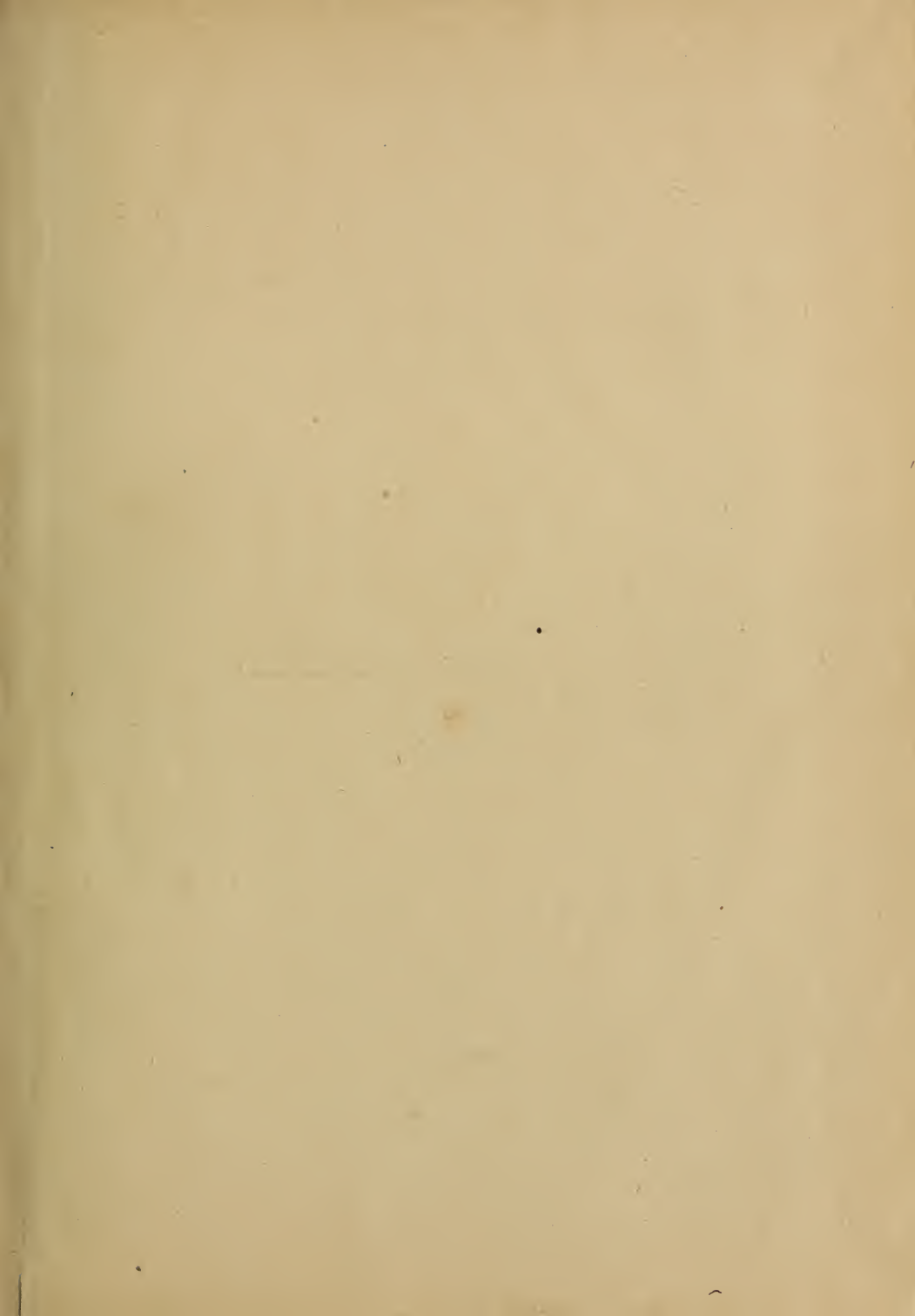


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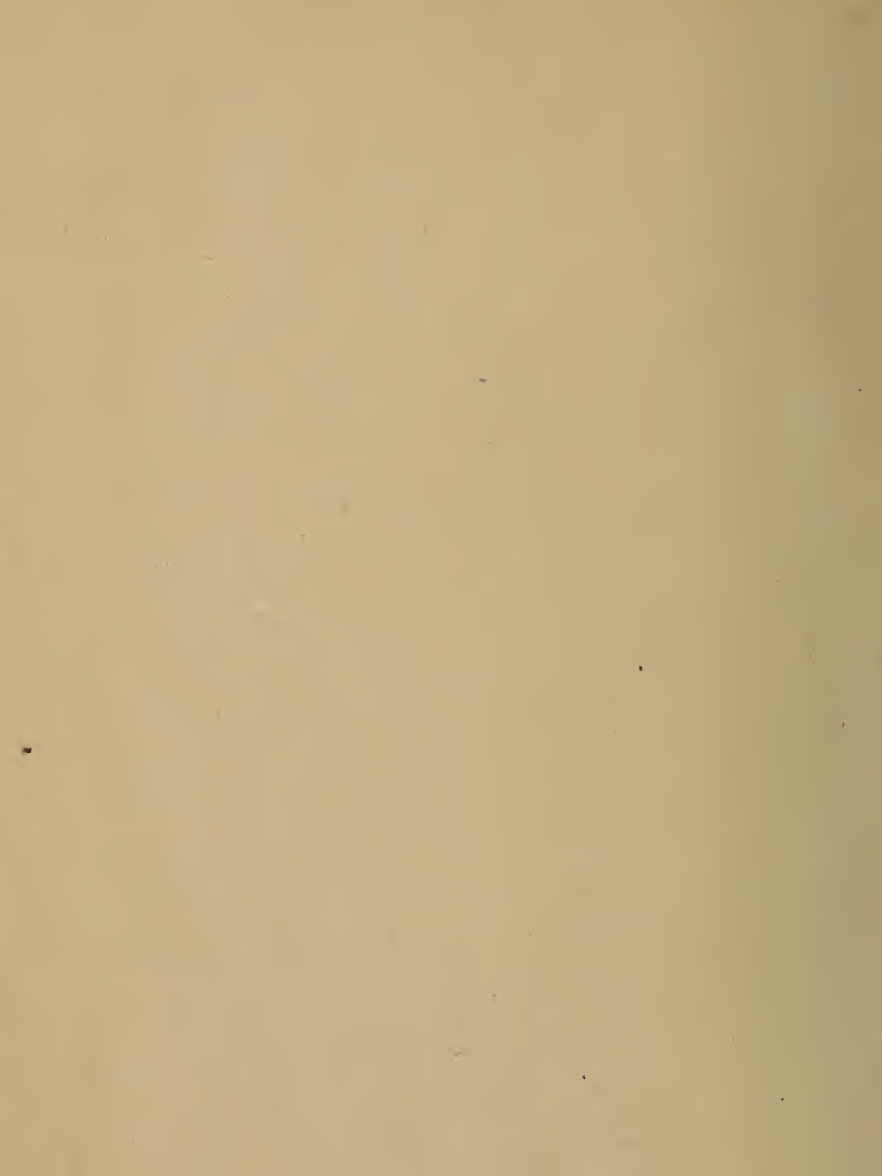
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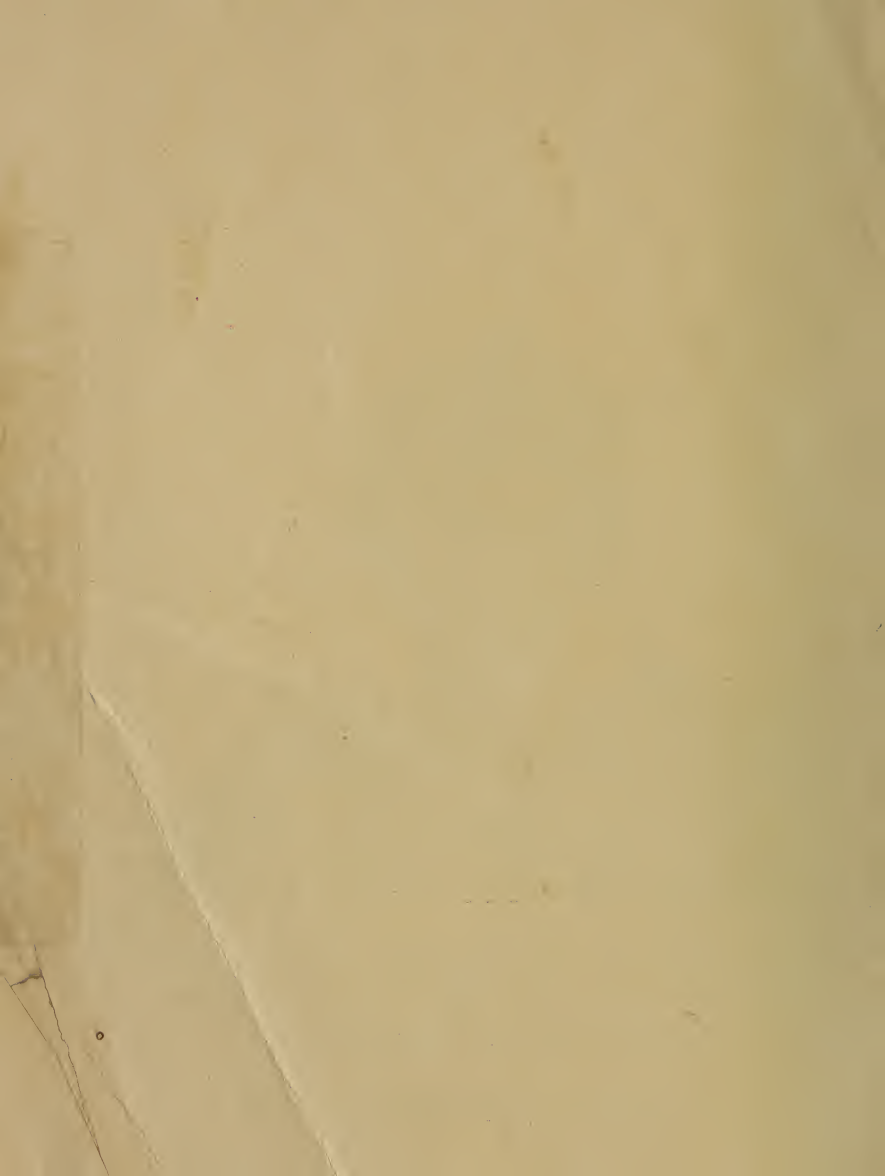
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# THE GREAT CHADWICK BUBBLE



**Life Sketch of Mrs. Cassie L. Chadwick,  
The Most Remarkable Woman  
of Modern Times.**

SPECIALTY PUBLISHING CO.,  
315 SUPERIOR ST. - TOLEDO, OHIO.



# The Great Chadwick Bubble



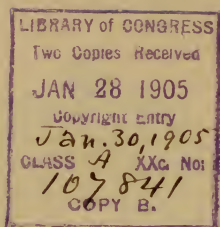
Mrs. Cassie L. Chadwick From a Photo Taken Ten Years Ago.

Life Sketch of Mrs. Cassie L. Chadwick,  
The Most Remarkable Woman of  
Modern Times.

Toledo, Ohio :  
SPECIALTY PUBLISHING CO.,  
315 Superior Street.

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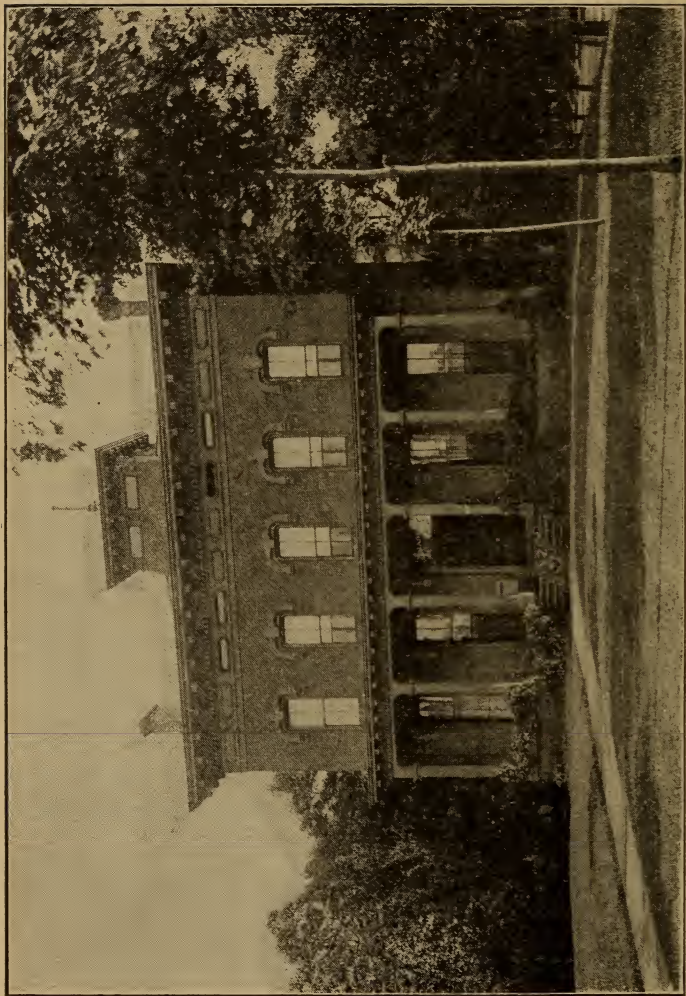
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## PREFACE.

In an attempt to present a story of the Great Chadwick Case in a somewhat comprehensive and sequential form, the publishers have been prompted to issue this little volume. There has been no effort made at sensationalism and the facts contained in these pages have appeared in the natural unfolding of the remarkable story, and have been given credence by most conservative newspapers of the country. One feature, upon which the newspapers of the "yellow" persuasion used much ink in gaudy headlines, had to do with the subject of "mesmerism," and the claim that Mrs. Chadwick exercised some such power in dealing with her dupes. This feature has been eliminated in the story herewith presented for the reason that the latest developments in the case show the early talk of "mesmerism" to have been the veriest nonsense. Cold, calculating nerve was Mrs. Chadwick's stock in trade—her capital. This she possessed in a remarkable degree and with it she wrought all of the havoc that marks the finale of her sensational career.

THE PUBLISHERS.



The Chadwick Mansion, Euclid Avenue, Cleveland,

## CHAPTER I.

### THE BURSTING OF THE GREAT CHADWICK BUBBLE.

On November 2, 1904, H. B. Newton, a Bostonian banker, began suit against Mrs. Cassie L. Chadwick, a prominent woman of Cleveland, to recover loans amounting to \$190,000. This suit, which was in itself comparatively inconsequential, opened one of the greatest stories of "frenzied finance" in the history of the civilized world and laid bare the operations and the life history of the most remarkable woman of modern times. The story is one of many chapters and a detailed rendition would require a volume many times larger than this.

Mrs. Cassie L. Chadwick, who now languishes in the Cuyahoga county jail, almost within sight of a palatial mansion on Euclid avenue, which was her home, is a woman of many aliases and with a career that reads

like the wildest fiction. Her life story leads to the most sensational of climaxes and her downfall comes with the most pyrotechnic and spectacular of accompaniments. With her name, in the press, have been linked the names of some of the best known men of the nation, including the great iron-master, Andrew Carnegie, and the oil king, John D. Rockefeller, in addition to many of the social leaders and financial pillars of Cleveland and its environs.

In her fall she has carried down dozens of others, including her husband, Dr. Leroy S. Chadwick, a physician of prominence and standing. She has broken banks, swept away many private fortunes and brought poverty and desolation into hundreds of homes. With her history is woven sensational tales of forgery, smuggling, trafficking in young women and almost every crime in the criminal catalogue. Under other names she is known to have kept immoral resorts in Cleveland and elsewhere and beautiful young women, with whom she surrounded herself, figure continuously in her later

annals. Even in the closing chapters of her career at her Euclid avenue mansion there have leaked out stories of orgies that make the famous Seeley dinner pale into insignificance. A Cleveland paper published a series of sensational pictures of what purported to be scenes in the Chadwick home. Young women in charming deshabille were shown dancing before a company of fashionably attired men and women. Other pictures showed oriental maidens of the Little Egypt type cavorting before a select company of admiring men. The inference was that by these choice entertainments Mrs. Chadwick ensnared her dupes into her web, and once they were secured by threats of exposure the rest of her task was easy. But these things are probably mere speculation and are not necessary to the purposes of this narrative.



MRS. CHADWICK AS ELIZABETH BIGLEY

## CHAPTER II.

### LIFTING THE VEIL OF THE WOMAN'S PAST.

Tracing the life story of Mrs. Cassie L. Chadwick back to her girlhood, we find her in the little town of Woodstock, Canada. Here in 1857 she was born of humble parents, her name being Elizabeth Bigley. She was one of eight children, six of whom were girls. Those who knew her father say he was a plain, honest man, who worked industriously and supported his family to the best of his ability. There is no record of eccentricity in the girlhood years of Elizabeth Bigley. In 1878, however, she seemed to have begun the strange career of adventure which she has followed ever since. It is recorded that on November 21, 1878, Elizabeth Bigley called at a barber shop in Brantford, Ont., and asked to have her hair, which was hanging over her shoulders, cut off. This having been done, she asked for a false

mustache. When at length she sought to raise money on a gold watch, the police were called in. Her father was communicated with, and she was taken home. Her peculiarities were soon made more manifest. It became known that she was in the habit of carrying a card on which were the words: "Miss Bigley, heiress to \$15,000." To support this role, she made many expensive purchases. She bought \$250 worth of dry goods with a note endorsed by a wealthy farmer near Brantford. She also purchased an organ from E. G. Thomas of that city, giving her note in part payment. When her note came due she did not meet it, but gave another note made by the late Reuben Kipp in security. This proved a forgery and landed her in jail. Her trial took place at the spring assizes in 1879. She was defended by the late Ashton Fletcher, Q. C., and the plea of insanity being made, she was acquitted on these grounds. She disappeared from Woodstock then and was not seen again there until 1889, when she came back to town evidently prosperous.

After her disappearance from Woodstock, in the summer of 1879, there is no record of Elizabeth Bigley's whereabouts for several months. In 1880, however, she was first known in Cleveland. She took up her residence with her sister, Mrs. Alice M. York. In 1882, her trouble with the money-lenders of Cleveland began. Her scheme was to borrow money on Mrs. York's furniture. She gave them, among other names, that of Alice M. Bestedo. Her brother-in-law forced her to leave his house. Then she became acquainted with Dr. Wallace S. Springsteen, and the marriage of the two took place on December 3, 1883, and within twelve days the doctor applied for divorce. Dr. Springsteen became suspicious of her and hired detectives to investigate her stories concerning herself, and learned for the first time that she had a sister in the city and the stories of her difficulties with the money-lenders. He also learned of her birth in Eastwood, Ont., in 1857, and her trial for forgery at Woodstock in 1879, of which charge she escaped conviction on the plea of insanity. Soon after

the divorce was granted, which was asked for on the grounds of infidelity, Dr. Springsteen received a letter from a Buffalo attorney informing him that Mrs. Springsteen was stopping at one of the best hotels there, and that she had empowered him (the attorney) to draw for \$6,000 on Dr. Springsteen on the ground that she had submitted to a separation. The doctor immediately denounced her as an impostor.

After her divorce from Dr. Wallace Springsteen, Elizabeth Bigley lived in a boarding house in Cleveland. This boarding house was kept by a Mrs. Hoover. Elizabeth Bigley was there known as Mme. Rosa, and also as Mrs. Scott. In 1884 this strange woman was at Erie, Pa., stopping at a hotel. She was seized with what seemed to be a hemorrhage of the lungs—a clever counterfeit, however—but she succeeded in enlisting the sympathy of a number of people. She explained that she was a wealthy woman returning to her home in Cleveland, had become unexpectedly embarrassed, and was successful in obtaining a number of small loans.

When the Erie people wrote for the return of the money, they received a poorly written note that the woman that had imposed on them was dead. In 1885 Elizabeth Bigley appeared again in Cleveland, under the name of Madame La Rose. She had a sign in her window advertising herself as a clairvoyant. Again she disappeared and it was learned she had married a farmer named J. R. Scott, in Trumbull county. She was divorced from Scott in a few months, and Scott was minus his farm. In 1886 she returned to Cleveland a third time. It was in this year that the boy now with Mrs. Chadwick, and known as Emil Hoover, was born.

There is a break of two years in the history, during which time the woman left Cleveland. In 1890 she turned up in Toledo as Mme. Devere. At Toledo her career was as dramatic as it was spectacular. Fifteen years ago she was a familiar figure. She could be seen in the finest of carriages driving about the city, and her entertainments were known as elaborate.

Her past history was kept secret, yet by degrees it

developed that she was born in Woodstock, Canada, and was the daughter of Mrs. Mary Ann Bigley. She began to secure large sums of money from various men. It is asserted that a prominent doctor gave up all and was completely under her control. He is today a physical wreck. A bank president, since dead, was deceived, and how much he loaned her will never be learned.

“Madame Devere,” alias “Lydia Scott,” alias “Lydia Clingao,” alias “Mrs. Bagley,” alias “Mrs. Dr. Hoover,” was tried for forging a note in Toledo in 1890. She was convicted and sent to the penitentiary for nine and one-half years; was paroled after serving two and one-half years. She was about 33 years old at the time of her trial. On the records of the penitentiary, the name of Mary Ann Bigley, of Woodstock, Ont., four miles of Eastwood, appears as the mother of “Madame Devere.” In reporting to the penitentiary, while on parole, “Madame Devere” reported once as living with Mrs. Alice York from Cleveland, and once from Woodstock.

For several years, between 1893 and 1897, Mrs. C. L. Hoover lived on the West-side, Cleveland, part of the time with her reputed sisters, Mrs. S. M. York and Mrs. Pine.

In 1897, Mrs. Hoover married Dr. L. S. Chadwick, of 1824 Euclid avenue. Mrs. Chadwick is now between 45 and 50 years old.

In the eight years that have elapsed since then she has borrowed millions of dollars from men and institutions of the most conservative class—bankers and the like.

So far as can be learned, the only security she gave for the greater part of this vast sum was the statement that Ira Reynolds, secretary and treasurer of a Cleveland bank, held for her as trustee over \$5,000,000 worth of securities and the further sensational statement, that she was the holder of a \$500,000 note signed by Andrew Carnegie.



### CHAPTER III.

#### THE CRASH OF THE CITIZEN'S NATIONAL BANK OF OBERLIN, OHIO.

The financial institution which figured most prominently, not to say spectacularly, in the Chadwick case was the Citizens' National Bank of Oberlin, the classic college town a few miles southwest of Cleveland. C. T. Beckwith, president of this bank, by his own confession, lent Mrs. Chadwick \$340,000 of the bank's money. When the crisis came in the affairs of the frenzied financier, Cassie L. Chadwick, the Oberlin bank closed its doors and hundreds of depositors were left penniless. Beckwith and A. B. Spear, the cashier, were indicted on several counts and are now being held for trial.

The downfall of this man Beckwith is one of the most pathetic and tragic features of the whole Chadwick case. When Beckwith heard of the Newton suit

against Mrs. Chadwick, he saw the financial structure which he had spent a lifetime in rearing, tumbling to the ground. He saw a reputation founded on business integrity collapsing like a soap bubble in a gale.

Up to that time he had believed implicitly in Mrs. Chadwick. He had closed his ears to rumors. He had believed that Mrs. Chadwick could pay both the money lent by him out of the bank's funds and that which he had given to her out of his private fortune.

What then meant this suit of Newton's, the Boston banker, for \$190,000?

Beckwith came to Cleveland the day before Thanksgiving. He presented himself at the Chadwick mansion. Mrs. Chadwick received him. It was a momentous moment in the life of the gray-haired banker. Ruin or escape from ruin—which? He would now learn from the lips of this strange woman, who held him in the gaze of her piercing eyes.

The Newton suit—what of that?

Mrs. Chadwick admitted it had been brought. There

was no need to worry. She would meet all her obligations if given time.

Beckwith had loaned Mrs. Chadwick \$80,000 of the bank's money. He had also loaned her \$102,000 of his own.

Would Mrs. Chadwick pay back the bank's money? Mrs. Chadwick could not, she said. Later she would meet her obligations.

"Mrs. Chadwick," said Beckwith, "I do not care for myself. I can wait for the money I loaned you out of my own fortune. It is not my fortune I am trying to retrieve now, but my honor. Surely there are ways by which you can raise money. Surely you can pay the \$80,000 lent to you out of the bank's funds, so that I can take it back and put it where it belongs. Let the rest go. But give me \$80,000."

Mrs. Chadwick would not. Again she said she could not—then. Later all her obligations would be met. Wait.

But the arguments which had proved so pacifying

before now only served to rouse Beckwith to a frenzy of fear.

He fell on his knees before this woman.

He bowed his gray head and fell on a Persian rug an inch thick at her feet.

"I am an old man," he pleaded, and no actor, no matter how consummate his skill, could convey an idea of the anguish of his voice. How inadequate then, is hard, cold type?

"I have the respect of all my friends—of every person in the community. I have worked, and by honorable means I acquired a competency. I have a wife who loves and trusts. I have children who honor me. I have neither the strength nor the courage to face disaster. If I were young I could bear it and start over again. But now—listen! That money belongs to the bank. If you have any pity for an old man, who, after a life of honorable endeavor has by one rash act imperiled his reputation and the happiness of his family, pay that money!"

Unmoved, Mrs. Chadwick looked down upon the figure. It was a tableau both tragic and grotesque—a creditor at the feet of a debtor, supplicating.

Art treasures of priceless worth, costly bric-a-brac and oil paintings were silent witnesses of it.

Grasping at the remnant of his dignity, Beckwith arose, slowly, painfully. The woman's eyes were on him. He drew himself up, squared his shoulders and held his head high. Gaze held gaze. His lips moved but no sound issued from them. Then, with an effort, he whispered:

“Can you pay?”

“I cannot—NOW.”

And like a limp cloth Beckwith sank to the floor in a faint.

Servants carried him into a bedroom, undressed him and put him to bed. That night he passed in the Chadwick mansion.

The next morning a cab drove up to the front of the house and stopped. Beckwith was escorted to the cab.

The cab drove to the depot and Beckwith went back to Oberlin. There, sick at heart and still hugging to his breast a hope, he awaited the crash he knew must come. And it came Monday. The arrests of Beckwith and Spear were made at midnight December 5. United States Marshal Chandler and Deputy Clobitz stepped to Beckwith's door and the latter rang the bell. The wife of the fallen bank president came to the door.

"Who is there?" she said, before unbarring.

"I want to see Mr. Beckwith," said Clobitz.

"You can't," was the reply.

"I must."

"Who are you?"

"I am an officer of the United States government."

"Oh! my God!"

Then the door was quickly unlocked and Clobitz stepped inside.

"It's come at last," was Beckwith's only comment. He was almost in a state of collapse, while Mrs. Beckwith weeped hysterically.

“Take me to jail and let me face the worst,” he said. “I have no friends left and I may just as well go to jail now as later.”

The two prisoners were brought to Cleveland the following morning and arraigned before the United States commissioner. The charge against them is misappropriating the funds of the bank. If proven guilty they are liable to imprisonment from five to ten years.

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#### BECKWITH'S CONFESSION.

The confession of President C. T. Beckwith of the wrecked Citizens' National Bank, of Oberlin, now in the possession of the federal authorities, is a story so startling with relation to the monumental transactions of Mrs. Chadwick as to be almost unbelievable.

But documentary proof has forced belief upon the part of the few who have heard the amazing tale which is expected to prove the absolute undoing of Mrs. Chadwick.

The unequivocal statement is made in the confession of President Beckwith that the means by which Mrs. Chadwick secured the immense loans was by a written promise delivered into the hands of the banker that the Citizens' Bank would be made the trustee of the \$5,000,000 estate which has just been revealed to the world as an absolute myth.

The written promise delivered by Mrs. Chadwick to Beckwith was to the effect that the estate in question would be turned over to the Oberlin bank July 1, 1903.

IN CONSIDERATION THEREFORE PRESIDENT BECKWITH AND CASHIER SPEAR WERE TO RECEIVE \$10,000 A YEAR EACH FOR THEIR TROUBLES.

In addition the bank was to be given a bonus of close to \$40,000 when the loans had all been paid back.

The story of how Mrs. Chadwick played with the two bankers after having them once in her power, as told by Beckwith, is absorbing in the intensity of its interest.

“Mrs. Chadwick calmed the fears of her victims with

the claim that she was a relative of Andrew Carnegie. How she made this claim strong is revealed by the story of one of the numerous visits of Banker Beckwith to the Enclid avenue residence of the Cleveland woman.

“Upon the wall of the upstairs hallway hangs a picture. The picture is that of an elderly gentleman with white beard. The intended victims were all introduced to the picture, and with it to the tale used to weave the web.

“‘Thereby hangs a tale,’ said Mrs. Chadwick to Banker Beckwith, after he had been privileged with a sight of the picture. The tale follows:

“The picture was that of an uncle of Mrs. Chadwick. This uncle was not wealthy, but regularly kept the Chadwick family supplied with money. Just how Mrs. Chadwick did not know at that time.

“The uncle was taken sick and upon his deathbed he called for Mrs. Chadwick and told her a secret. The secret was that the family were related to Mr. Carnegie. The

proof of this was in the safety deposit vault of a New York bank, the name of which Mrs. Chadwick held back.

“Because of this relationship an immense estate had been left Mrs. Chadwick.”

In spite of the fact that the claim of relationship with Carnegie had been made for some time before, the notes signed by the name of Andrew Carnegie were never seen by the Oberlin bankers until the week following the date which they bear, January 7, 1904.

The notes were not produced until Beckwith became almost violently insistent with Mrs. Chadwick that something be done to take up the loans and straighten out the affairs of the bank.

Beckwith, in his confession, is in no way certain that Mrs. Chadwick executed a forgery with reference to the notes.

He rather inclines to the belief that in this step the Cleveland woman was assisted by a clever accomplice.

THIS COMPLETE STATEMENT ANSWERS FULLY THE OFT-REPEATED QUESTION, “WHAT IN THE WORLD ACTUATED THE

TWO OFFICIALS OF THE OBERLIN BANK IN MAKING THE IMMENSE LOANS FROM THE BANK'S FUNDS WITHOUT A SCINTILLA OF ACTUAL SECURITY?"

The written confession of Beckwith goes into detail of the explanation made by Mrs. Chadwick as to the manner in which the estate was then being handled.

The Wade Park Banking Company of Cleveland was used simply as a depository for the securities, according to the tale that the Cleveland woman made the bankers believe; the estate was said by Mrs. Chadwick to be in the hands of three trustees, all New York men. The name of one of them was given as William Baldwin.

Mrs. Chadwick said she could not get hold of the money, except through Baldwin, whom the banker now believes to be a mythical person. Baldwin attended to all the business of handling the interest from the bonds and turned it over to Mrs. Chadwick as it became due.

The bankers were told that the yearly income was \$750,000. Repeated efforts were made on the part of Beckwith to get into communication with Baldwin, but

they were always unsuccessful. An excuse was always ready when inquiry concerning Baldwin was pressed.

The Oberlin bank was to be made the trustee of the estate as soon as the contract with the then alleged trustees was ended, which was said to be July 1, 1903.

When July 1 of last year came around matters were said to be in such shape as to make it necessary for the estate to remain in the same hands for some little time longer.

With the end of their troubles in sight and a golden harvest within grasp, as the Oberlin bankers believed, they were put off to commence upon a period of torturous anticipation which ended with the closing of the doors of the institution and the arrest of both the president and cashier.

In relation to the endorsement of the notes by Beckwith and Spear, the story from the banker goes on to relate that the notes were endorsed only as a last recourse in the desperate chase for funds.

He confessed that he had intended to attempt to

negotiate loans upon the notes, but his nerve failed him. The endorsements were put on, it was explained, to make the paper more bankable.

The confession practically tells a story of how the Oberlin bank had been used as a clearing house for Mrs. Chadwick's manipulations.

One instance is that of the \$5,000 note held by W. L. Fay and Henry Wurst of Elyria. The note was given by Mrs. Chadwick to Fay and Wurst, with diamonds as security. They pressed for payment and finally threatened to sell the jewels.

In her dilemma the woman appealed to Beckwith. Both were of the opinion that the public sale of the diamonds would cause talk and endanger the plans that had been made.

Beckwith settled the problem by taking up the note, giving his personal note instead, a note which he later took up by paying the cash.



## CHAPTER IV.

## MRS. CHADWICK'S EXPOSURE AND ARREST.

At the time of the filing of the Newton suit Mrs. Cassie L. Chadwick was found by the newspaper reporters at her palatial mansion on Euclid avenue, Cleveland. She received them graciously and laughed at their questions touching her financial integrity.

“Mrs. Chadwick declares she will pay all,” the headlines read the day following. And, indeed, for days after the same statement was reiterated by this dauntless woman.

At this stage of the affair, no attempt had been made to arrest Mrs. Chadwick; in fact that had hardly been thought of. So, when several days later she packed her grips and with her son, Emil Hoover, boarded a train for New York, the authorities did not interfere. It was not until Mrs. Chadwick had established herself in the

Holland House in the metropolis that the newspapers awoke to the wonderful scope of her financial operations. For days the country talked of nothing else, and each "special extra" told of more inroads made by the truly remarkable woman upon the coffers of great financial institutions. The Holland House was surrounded by a curious crowd day and night waiting in the hope of catching a glimpse of the woman, who loomed large in the limelight of publicity. Reporters sought her daily, and daily she declared "I will pay all." But the strain told on the woman, and she was forced to take to her bed, dangerously ill, according to her physicians. It was while she was in a state of nervousness bordering upon a collapse that the arrest was made. The officers invaded her luxurious chamber and read the warrant, as Mrs. Chadwick, propped up by pillows, stared wild-eyed straight before her, and clutched at the coverlid with her nerveless hands.

Then came her dramatic arraignment before U. S. Commissioner Shields in the New York federal build-

ing. The very air around the federal building was surcharged with excitement from the moment Mrs. Chadwick arrived there, shortly after 9 o'clock. After more than two hours delay, which was at the request of Philip Carpenter, the woman's lawyer, who, during the time, was in consultation with her as she lay upon a couch in the marshal's room, she was led down the long, dark, marble corridor on the arms of Marshal Hunkle and Mr. Carpenter, while Frieda Swanson, her ever-faithful maid, was at her side with a bottle which contained smelling salts.

Mrs. Chadwick swayed from side to side, and at every moment the throng of curiosity-seekers, who followed in her wake, thought she would fall prostrate. She was taken into the judge's chamber and thence into a court room where she stood facing more than 200 men, numbered among whom were federal officers, lawyers and attaches, curious to get a glimpse of the notorious woman. Mrs. Chadwick was backed to an arm chair which faced the judge's bench by Marshal Hunkle, who

stood over her and held her as she seated herself heavily. Her head fell over on her breast, and at no time did she raise her eyes to the venerable gray-whiskered commissioner on the bench.

The commissioner began the proceedings by saying:

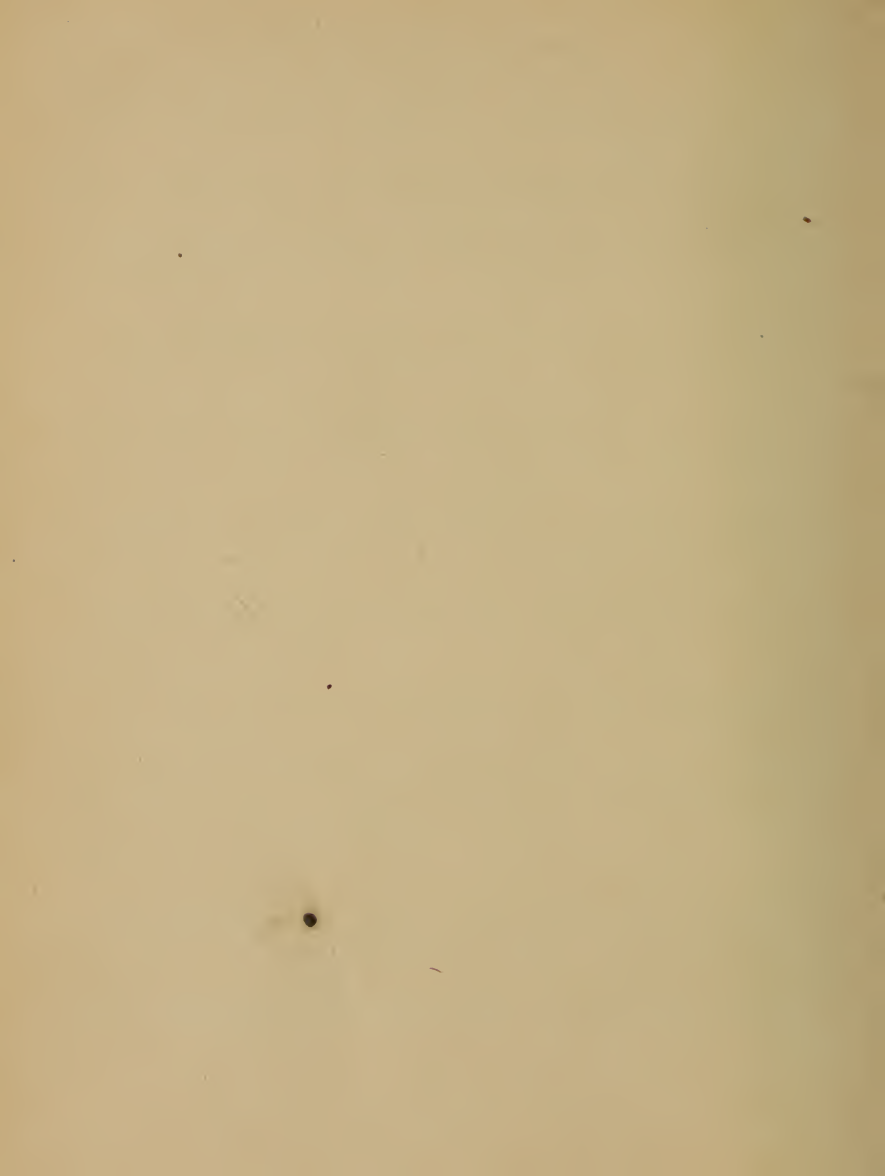
“Mrs. Cassie L. Chadwick, you have been arrested and brought here for arraignment, charged in an indictment found in the northern district of Ohio with aiding and abetting National bank officers in the misdirection of National bank funds. You have a right to have counsel to represent you, and you have a right to have an examination before this court.”

Her bail was fixed at \$15,000 and Mrs. Chadwick was led, half fainting, from the court room to the office of the U. S. marshal to await the arrival of bondsmen.

But no bondsmen came. This woman who thought nothing of borrowing \$250,000 and who talked liberally of securities could not secure a paltry \$15,000 with which

to purchase temporary freedom. Truly, it was Fate's bitterest irony.

So followed her incarceration in the tombs, where in the solitude of her cell she awaited the return to Cleveland—"her home."



## CHAPTER V.

### THE HOME-COMING OF CASSIE L. CHADWICK.

Mrs. Chadwick, in custody of federal officers, reached Cleveland, her home city, on the afternoon of December 15, at the exact moment at which the federal grand jury voted five indictments against her. Her home-coming was a terrible shock to her. The train was three hours late, but a big crowd had waited patiently for her, and when the engine was sighted, the mob overpowered the policemen and spread over the tracks. Mrs. Chadwick was hooted, jeered and hissed from the time she left the train till her carriage was driven off. Many in the mob followed her to the federal buildings and here the hoots were repeated. She was turned over to the marshal and taken to the county jail, the mob following and yelling in derision all the way. The bitterness of the feeling against her in Cleveland was evidenced by

the fact that a woman's society there voted to ask that no special favors be shown her at the jail.

What a terrible transition from the luxuries of her Euclid avenue mansion to the privations of a cell in the Cuyahoga county jail only Mrs. Chadwick herself knew. The attitude of Clevelanders stunned her. Where she had hoped for sympathy she got only curses. For days she lay in the jail in a dazed condition, avoiding all visitors and seeing only her physicians and her maid.

One visitor, however, she did receive, and that was C. T. Beckwith, former president of the Oberlin bank, and one of the chiefest victims. Beckwith entered the cell with his wife, who has been faithful and loving to him through all his adversity.

A few minutes previously they had toiled laboriously up the steps of the sheriff's office, with serious expressions on their faces. Sheriff Barry readily granted their request for an interview with Mrs. Chadwick, provided she would consent. She consented.

When the man whose bank and whose private for-

tune have been wrecked stood face to face with the woman who is charged with having been responsible for the wrecking of it, they LOOKED STEADILY AT EACH OTHER FOR A MOMENT, then there was a cordial handshaking and greeting.

"You got us into an awful fix," said the aged banker. "It looks as if it were time for you to tell all you know."

The woman gave no sign of assent to this opinion.

"YOU'VE RUINED ME," Beckwith continued, "but I'm not so sure yet you are a fraud. I've stood by you to my last dollar and I do think now that the time has come for you to make known all."

There was a lull. Mrs. Beckwith broke it.

"I'm not convinced you are a fraud," she said, "and I look for the time when this matter will be straightened out."

Again there was a cordial handshake.

"Thank you for the call," said Mrs. Chadwick. "I shall be pleased to have you visit me again."

The arraignment of Mrs. Chadwick, Beckwith and Spear was dramatic and pregnant with human interest. It took place in the federal building on the Saturday following her return to Cleveland.

At 12:45 p. m. Mrs. Chadwick, heavily veiled, tottered into the United States circuit court room. United States Marshal Chandler supported her on one arm and Deputy Sampsell on the other. The woman, dressed in brown from head to foot, trembled as the doors were thrown open for her. In her right hand she carried a handkerchief, which she constantly held over her mouth. Then Mrs. Chadwick was led to the table where was seated Jay P. Dawley, her attorney, who had been waiting for her since 12 o'clock.

A short distance from where Mrs. Chadwick sat were President Beckwith and Cashier Spear, of the Oberlin bank. Beckwith looked to be on the verge of collapse. His face was rough and unshaven, for without warning Sampsell had entered his home in Oberlin Saturday morning and arrested him on a capias.

It was a dramatic moment as Mrs. Chadwick entered. Beckwith glared at her, but Spear looked at her as if he were a disinterested spectator.

The court room was nearly empty. Few persons knew of the arraignment. Those who did were principally federal officials. Five women were in the audience and a few lawyers were admitted within the railing.

Irvin Belford, clerk of the United States circuit court, who was interested in the Lydia Devere case in Toledo, had a front seat facing the prisoner as she tottered into the chair. "That's Mme. Devere, all right enough," said he, after he had taken a long look at the woman through her veil. "There is no mistake about that."

After the judge had taken his place, District Attorney Sullivan instructed the marshal to move Beckwith and Spear to the trial table. This was done.

"I have here a number of indictments of the United States against Cassie L. Chadwick, S. T. Beckwith and

A. B. Spear," said Sullivan. "Would the prisoners like to have the indictments read or waive the reading of them?"

"We'll waive the reading of the indictments," said Dawley, for Mrs. Chadwick.

"And what is your plea?"

"Not guilty, your honor," said Dawley.

Then Sullivan said something about fixing the bonds and Dawley rose. "I DESIRE," said he, "TO RESERVE THE RIGHT TO WITHDRAW THE PLEA OF NOT GUILTY AT ANY TIME IN THE FUTURE SHOULD I WISH TO DO IT. SO FAR AS MRS. CHADWICK IS CONCERNED I SHALL ASK YOU TO DEFER FIXING THE BOND FOR A LITTLE TIME."

"We ought to have the clerk informed what the amount of the bond is to be," said Sullivan.

"As I understand it," said the court, "the prisoner does not desire to give bond."

"Not at present," said Dawley.

"The initiative of giving bail," said the judge, "is with the prisoner. As she is in custody, there is no par-

ticular hurry. The other prisoners are now under bond, I understand. What is the amount?"

"Ten thousand dollars each," replied Assistant Attorney Garry.

"Do they desire to have the bail fixed on the indictment?" the judge asked.

Beckwith and Spear both replied in the affirmative, and the judge fixed additional bond of \$15,000 in each case.

Sullivan then went through the form of making the same entry of "not guilty" in each of the indictments against Mrs. Chadwick and also in the cases against Beckwith and Spear. Ten minutes after court had opened, it adjourned.

Then Mrs. Chadwick was helped to her feet and led to the elevator. She tottered just as she had done upon her entrance and seemed ready to fall. Throughout the entire proceedings she did not say a word to anyone except to Dawley, and that was only a whispered conversation of a half minute.

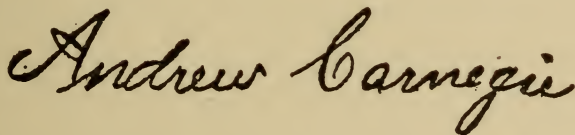
The elevator waited midway between the first and second floors while the carriage backed up in front of the federal building, where a crowd collected to see the woman enter the vehicle. She was rapidly driven back to jail.

## THESE SIGNATURES TO PLAY AN IMPORTANT PART.

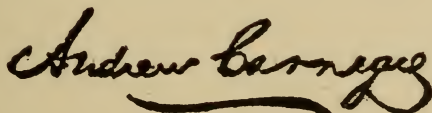
These signatures, which are reproduced in fac-simile, will have an important bearing on the criminal case against Mrs. Chadwick.

The two signatures of Andrew Carnegie are from his own handwriting, and from the note on which Mrs. Chadwick raised money.

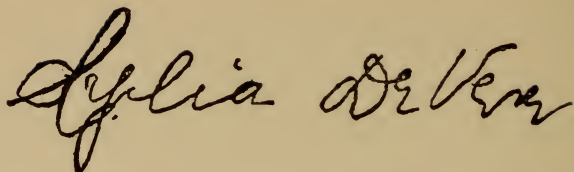
The other signatures are ones copied from the records of the Union Safe Deposit & Trust Co., of this city, and from the check on which criminal action is based.

A large, elegant cursive signature of Andrew Carnegie, written in dark ink. The letters are fluid and connected, with a prominent 'A' and 'C'.

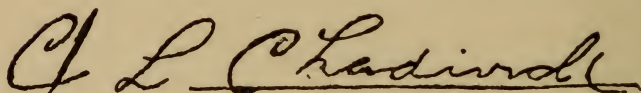
FAC-SIMILE OF ANDREW CARNEGIE'S SIGNATURE.

A smaller, more compact cursive signature of Andrew Carnegie, also in dark ink. It is written in a slightly more hurried or informal style than the fac-simile above.

“ANDREW CARNEGIE,” AS SIGNED TO THE NOTE.

A handwritten signature in cursive script, reading "Sylvia De Vore". The letters are fluid and connected, with a prominent "S" at the beginning and a long, sweeping "V" at the end.

As it appears on the records of the Union Safe Deposit  
& Trust Company.

A handwritten signature in cursive script, reading "C L Chadwick". The signature is written in a bold, slightly stylized cursive, with the first name "C L" being more compact and the last name "Chadwick" being more elongated and flowing.

As it appears on the check for \$12,500, on which the crim-  
inal case against Mrs. Chadwick is based.

## CHAPTER VI.

### PLAYING FOR THE GREAT CARNEGIE STAKE.

Two years before the Newton suit wrote "finis" upon the wonderful career of Cassie L. Chadwick, she began playing for the great stake of her life, the millions of Andrew Carnegie. At this time she called upon one of the leading law firms of Cleveland and told the senior member of the firm that she was the niece of one "Frederick Mason," a life-long associate of Andrew Carnegie. This uncle, she said, had made her heiress of his fortune, giving her between \$5,000,000 and \$7,000,000 in securities of the Carnegie company. He had also asked that Andrew Carnegie act as her trustee, because she was so inexperienced and so lacking in business judgment that he was afraid she would squander her fortune.

Love for his old comrade and associate, said Mrs

Chadwick, caused the steel king to take a wonderful interest in her affairs, and under his skillful manipulation the fortune had now increased to \$11,000,000.. Mr. Carnegie, burdened by the care of his own immense affairs and feeling that he had done all that could be expected for his best friend, was now anxious to discharge this trust and had caused inquiries to be made which had resulted in his choosing this lawyer to arrange to have someone else take his, Carnegie's, place as trustee. Would the attorney care to undertake the matter? The attorney was warned that Mrs. Chadwick, as his ward, would cause him a lot of trouble, because, as she naively admitted, she was perfectly foolish when it came to money matters. However, the compensation would be fully adequate to cover the annoyances which might be caused by the eccentricity of the heiress.

Mr. Carnegie had suggested that a lawyer of this man's acumen could easily devise some means whereby the \$11,000,000 could be tied up so that Mrs. Chadwick could not make inroads upon the principal. Indeed, he

had suggested that it would be a good plan for the lawyer to form a great trust and banking company in Cleveland, the foundation of which should be the fortune of the late Frederick Mason and the millions which had been added to it by the shrewdness and business ability of Mr. Carnegie.

Mrs. Chadwick left the office and the lawyer talked it over with his partners. "Madame Humbert," said one. "Too good to be true," said the other, and so it was agreed that the firm would play the game through until they could see what she was up to.

The next development came when the senior partner was called to New York by Mrs. Chadwick to pass judgment upon a document which recited the trusteeship of Andrew Carnegie, and which terminated the trust and ended Carnegie's connection with the matter. This document was superbly drawn and was clearly the work of a master legal mind.

"WOULD YOU ADVISE ME TO SIGN THIS IN DUPLICATE

AND SEND IT TO MR. CARNEGIE, WHO IS IN SCOTLAND, FOR HIS SIGNATURE?" asked Mrs. Chadwick.

"I cannot advise you to sign the paper until I know that the schedules of this property are correct and that you are getting all that is coming to you. I should like to see the attorney who drew this paper and with him go over the books and accounts of which this is an abstract. I could not advise anyone to sign or not to sign a paper unless I knew that his interests were fully protected by the paper," answered the lawyer.

"Oh!" replied Mrs. Chadwick, "I know it is all right. Mr. Carnegie would be very angry if we should discuss this matter with a mere lawyer. I want you to meet Mr. Carnegie and talk this matter over with him personally, but you must not cast any suspicions upon him or his honor by talking to a lawyer."

"If you brought me down to New York to advise you, I can only say that I will not advise you until I am satisfied of the correctness and justness of this transaction. If you want to go ahead on your own ideas

without my advice, sign the paper or do anything you wish with it."

"Perhaps you are right," mused the "heiress." "I think I will let the matter rest until Mr. Carnegie returns from Scotland. In any event, I will see you in Cleveland in a few days."

The lawyer returned to Cleveland and next heard from his client when she sent for him to come to the Colonial hotel in Cleveland.

"You know my income is paid me semi-annually," she said. "The next payment is due in about thirty days. I have a pressing obligation of \$40,000 which I must meet and I should like to have you negotiate for me a loan for that sum."

"When must you have this money?" asked the lawyer.

"In five days."

"Ah, that is very fortunate," said the lawyer, "for I am going to New York tonight, and by a happy coincidence I have business for another client with Mr. An-

drew Carnegie, who has returned to this country. After I have transacted this business, I will take up your matter with him, explain about our trust company, and I am sure that he will be very glad to advance us the \$40,000 and avoid the necessity of your becoming a borrower in this city. You know if you are going to finance an \$11,000,000 trust company within the next month or so in Cleveland, it would not be wise to have it known in financial circles in Cleveland that you are the borrower of so paltry a sum as \$40,000."

RIGHT THERE MRS. CASSIE L. CHADWICK NEARLY COLLAPSED. By a desperate effort of will she pulled herself together and said: "Oh! I beg of you do not mention the matter to Mr. Carnegie. It would make him so angry. He would say that I had been foolish with my money again. I have other resources and can get the money elsewhere."

## CHAPTER VII.

### A TRUST COMPANY WHICH FAILED TO MATERIALIZE.

For several months now followed desultory conferences concerning the new trust company and other matters. The \$40,000 matter, she explained, had all been taken care of, but one day she called up the office and another member of the law firm answered the phone. "My partner is not in the office," said he. He had just read in the newspapers that Andrew Carnegie would sail for Scotland on Saturday of that week, the day in question being Wednesday. It also happened that the senior partner was in New York and was also intending to sail, on Friday. The firm had long since decided that Mrs. Chadwick was a fake and a swindler, and the junior partner decided to have some fun with her. He explained that the senior partner was in New York, and then said:

“OH, BY THE WAY, MY PARTNER IS GOING TO SAIL FOR EUROPE ON THE SAME SHIP WITH MR. CARNEGIE, and will have an opportunity to get well acquainted with him.”

“Oh!” said Mrs. Chadwick, “I knew that your partner was going to Europe and that is what I called him up for. You must catch him by long distance phone and tell him that it is imperative that I should see him before he sails. I may not be able to reach New York by Saturday, IN WHICH CASE HE MUST DEFER SAILING. I want him to take \$2,500,000 worth of Scottish railroad bonds over with him and sell them to Mr. Carnegie. The securities are here and I will take them to New York. As a matter of pride, Mr. Carnegie wants to be the owner of this railroad, and though the market has advanced somewhat since he wrote me asking for them, the difference is only slight, and I am only too glad to do this kindness for him. But you must wire your partner and also call him up on the telephone in New York and explain this matter to him.”

“All right,” said the lawyer, “I am sure he will be

glad to assist you in doing any kindness for Mr. Carnegie.”

The next act in the drama, or perhaps comedy, was a note received by the junior partner, written on the stationery of a fashionable dressmaker of Cleveland, reciting that it would be a great accommodation for Mrs. Chadwick to be able to pay a bill of \$2,500 that morning. And would the junior partner kindly send the money up?

Would the attorney send up the money by the bearer of this note and greatly oblige?”

The lawyer returned by the bearer a note saying that he would be very sorry to see Mrs. Chadwick reduced to the necessity of pledging her jewels and if she would come to his office he felt sure they might easily arrange a much simpler and pleasanter way of paying the bill. That was the last transaction Mrs. Chadwick had with that office. Except one. The one was as follows:

Mrs. Chadwick had in her possession a contract for

the legal services of this firm. With what they had found out concerning her character the firm decided that that paper must be recovered. Mrs. Chadwick was called to the attorney's office and asked to bring with her the contract. She came. And with that mixture of blandness, assurance and haughty superiority which she assumes in dealing with men of large affairs, she inquired what was wanted.

"I want that contract," said the lawyer.

"What for?" said Mrs. Chadwick.

"Never mind what for, let me have it."

"I do not understand your tone, or your manner."

"Let me take the contract and we will discuss the details later."

*The contract was handed over and a moment later, torn into a thousand pieces, reposed in the waste basket.*

"Sir!" thundered Mrs. Chadwick in a rage, "will you kindly tell me what this proceeding means?"

"Yes," said the lawyer, "I will. It means that you are a swindler, an impostor, a fraud and one of the big-

gest liars on earth and that this office desires to terminate any and all connections with you. We have never received a dollar of your money and we do not propose to recognize you as being, or as ever having been a client of this office. Kindly get out and stay out."

For an hour and a half the woman stormed and wept by turns. She pleaded and threatened. "I will brand you," she cried, "as a disgrace to your profession. Will you come across the street with me and say these things in the presence of my lawyers?"

"I wouldn't go two feet with you to save your life," said the lawyer. "You can bring all the lawyers in America into this office or send them in, and I will not only repeat to them what what I have said to you, but I will tell them in detail why I said it."

Shortly after leaving the office Mrs. Chadwick called up on the phone and told the attorney that she had been thinking over their interview and feared that she had been hasty. She said she had said some things that she

was sorry for and just to show her good faith and her forgiving spirit, she wanted to send a check to the firm for \$2,000 in payment for its many services to her.

“If you send that check to us it will be sent back. You cannot seal our lips with a fee. I have told you to keep out of this office. Now I tell you not to telephone this office or write to this office.”

And this was the end of the \$11,000,000 trust company, founded on the fortune of “Frederick Mason,” to which had been added the millions of dollars through the loving attention of Andrew Carnegie.

It may be said before passing to the next chapter of this remarkable story of Mrs. Chadwick’s methods that so far as can be learned Andrew Carnegie never had a business associate named “Frederick Mason,” nor was there ever a man of that name connected with Carnegie in any business or personal capacity. At least, not to the tune of between \$5,000,000 and \$7,000,000 or \$11,000,000.

## CHAPTER VIII.

### BANKERS WERE EASIEST PREY.

Though Mrs. Chadwick was oftentimes baffled in her dealings and encounters with lawyers, she found bankers much easier prey. Once she directed her attack against a plump financial institution, it appears that she was seldom unsuccessful in securing access to its coffers. And it must be said in passing, that Mrs. Chadwick's methods were not stereotyped. She was possessed of remarkable versatility and resourcefulness.

One of her modes of attack was to approach the cashier of a bank with which she had done some business and tell him that she is desirous of making a loan of say \$200,000. She would show him \$700,000 to \$5,000,000 worth of bonds. The cashier accompanies her to her safety deposit vault in a big trust company and the box is opened. The package of bonds is exhibited. THERE

IS A GENUINE BOND ON TOP AND A BALE OF OTHERS UNDERNEATH.. "Now," she says, "your bank can make this loan to me and I will give you the key to this box. The trust company will hold the other key. The loan is made.

In one particular instance a shrewd old director of the bank noticed the loan from time to time and finally one day in a director's meeting, asked where the securities were.

"Over in the ————— Trust Company," says the cashier.

"Have you seen them, lately?"

"No, but I have the key."

"Let's go over and look at them."

"I have given my word of honor not to go to them until this loan is taken up."

"Never mind your word of honor. As an officer of this bank, I ask you as another officer of this bank to go right over and look at them."

"I can't do it," says the cashier.

“Well, I can,” says the director, and taking the cashier by the arm, they go to the trust company, open the box and find one \$1,000 United States Steel bond and a package of waste paper, neatly folded to represent the balance of the security.

The cashier almost fainted. The two hurried back to their own bank and the director turns as he enters the directors’ room, just in time to see the cashier, pressing the muzzle of a revolver to his forehead. Quick as a flash he strikes the weapon down and the cashier falls in a faint to the floor. He is carried home and lies prostrated for several days. Meantime the matter is hushed up.

The cashier is doctored up and fed with nerve tonic and then the older heads say to him: “We are in this thing and we will see you through it. That woman has our money and we must get all of it or as much as we can of it back. Go to her. Tell her that you know the value of her securities. Tell her, too, that we are prepared personally to pay the \$200,000 to the bank if

necessary, cancel her paper, to call in the bank examiner, explain the whole situation to him, show him that the paper has been entirely taken up by us and ask him to issue a statement, detailing the whole transaction to the newspapers. Then tell her that we will send her to the penitentiary and keep her there just as long as we can and that there will be no pardon for her this time."

FOR BY THIS TIME THE DIRECTORS OF THIS BANK HAD LEARNED THE HISTORY OF MRS. CHADWICK'S PAST LIFE.

Here was a crisis in the affairs of Mrs. Chadwick. She made no defense, but said that she would repay the money.

And the "boundless resources," and the "person," who came to her rescue at that time, were MRS. CHADWICK AND HER STILL UNDAUNTED NERVE. The first payment on the \$200,000 loan was made within a week. It was \$50,000 and represented the proceeds of a loan secured from a Pittsburg bank. The rest of the money was returned in payments from time to time and represented the proceeds of the skinning of fresh "suckers."

Another banker she told that she sustained very confidential relations with Andrew Carnegie. That Carnegie had made investigations and had decided that this banker was the best possible person, to represent him as the director of a great quasi-philanthropic institution in which he was greatly interested and which he desired to aid financially very largely, but he wished to be sure that this institution's finances were in capable hands. Would the banker act? He would.

Some negotiations followed and then Mrs. Chadwick went to the banker and told him that she was interested in some very large business matters and that another banker in another city who had lent her large sums of money had learned that she was acting as Mr. Carnegie's confidential agent in the matter of placing banker No. 1 on the board of directors of this institution and to do this it would be necessary to displace banker No. 2, who was a director and had been for many years. Banker No. 2 was in a position to cause Mrs.

Chadwick considerable annoyance by calling her large loan and he had intimated to her that he would call that loan unless she called her friend, Andrew Carnegie, off.

Now, if banker No. 1 would enable her, through his bank, to take up the paper held by banker No. 2, the director deal would go through; indeed, it would go through anyhow, as Mr. Carnegie had set his heart upon it. But switching the loan would save Mrs. Chadwick a great deal of trouble. Would the banker switch it to his own bank? HE WOULD AND HE DID.

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#### SNEERS AT HER BANKER VICTIMS

“I fear the forgery charges?” exclaimed Mrs. Cassie L. Chadwick. “Never. They are false. I fear neither them nor the technical charges in the federal courts. I don’t fear any of them. I’m not afraid of either court or any court in the land. I defy them all.”

Mrs. Chadwick arose from her chair and paced about

the narrow jail corridor that is now her home. Her voice was calm and evenly modulated. Her big brown eyes snapped.

Her mouth, almost cruel in its appearance, shut tight, so that the thin lips formed a single line, not straight, but unpleasantly curved downward at each end.

And this Mrs. Chadwick's mood suddenly turned. Smiles broke through the sinister cloud on her countenance. She was again gracious in manner.

She talked of her love for her husband, her pity for the innocent victims of her financial operations, her absolute confidence in her ultimate vindication and her contempt for the powerful men who, she says, were her friends in prosperity, but have now deserted her.

“THEY ARE ONLY MEN.”

“But they are only men,” she said, with a sigh. “They turn their backs on a woman when she is down. Cowards! They were once so full of assurances and proffers of aid. Now where are they? But they shall pay for it. I’ll suffer, but not alone, mark you. They

shall pay their share. Yes, they are in all parts of the country.’’

Then the caged financier suddenly broke into tears, and cried as a woman will when she is in trouble. Mrs. Chadwick is losing her nerve.

Physically she is better than at any time since the collapse of her gilded financial scheme, and mentally she is as ever. But she is getting rattled, and she has started to talk.

“Why do they persecute me so?” she asked a caller. “Me, a poor, innocent woman,” she added petulantly. “No one has so much as a kind word or decent look for me. It is awful. It’s more than any one, especially a sick woman, ought to be asked to bear.”

“How do the people look at Iri Reynolds?” Mrs. Chadwick asked.

She was told that a popular feeling toward the Wade Park banker was one of pity, mingled, perhaps, with contempt.

“Well, he is a good man, no matter what they say,”

remarked Mrs. Chadwick. "And Beckwith and Spear, of Oberlin?"

"Only the profoundest sympathy," she was told.

"Ah, that's just it," exclaimed the jailed priestess of hysterical finance. "Nothing but sympathy for the poor bankers."

She broke into tears, but this mood soon changed to an angry, almost defiant one.

"TELL ME WHY THAT IS," SHE DEMANDED, HER EYES SPARKLING WITH IRE. "THAT'S JUST WHAT MAKES ME SO FURIOUS. HERE I AM IN JAIL, AND THE PUBLIC SLOPS OVER WITH SENTIMENT FOR THOSE BANKERS. OH, THE INJUSTICE OF IT."

"Say," she added, her voice suddenly becoming calm. "I couldn't have got the money if they hadn't given it to me, could I?"



## CHAPTER IX.

“ROBBING PETER TO PAY PAUL.”

Having seen how Mrs. Chadwick worked with the lawyers and how she worked with the bankers, let us see how she worked with the lawyers and bankers together.

She went to a prominent attorney and paid him liberally for transacting considerable legitimate business. Among other things collecting large loans which she had made. Then she brings to him the certificate of a bank officer showing that there are on deposit some millions of dollars of gilt-edged securities, that the same are free of all claims and liens. She asks the high-priced lawyer to take this paper and negotiate for her loans, among his friends or anywhere else. ONE LAWYER IN CLEVELAND DID SO IN CLEVELAND TO THE TUNE OF \$350,000.

After dealing with other lawyers she gets them to indorse her paper. She gets them to loan to her personally, vast sums of money. Having worked Cleveland pretty thoroughly she widens her field. Goes into the country banks and into the banks of neighboring cities. Each bank, after it has worried as to whether or not she can pay, is told that her "vast resources" are tied up by some sort of a trust arrangement or in some other way, but that she can pay the paper due it, if it will assist her in raising a loan for about twice that amount from some other source.

AND SO SHE PYRAMIDED. By keeping more than one of these claims working, she was able to establish a line of credit, pointing to each \$5,000 loan which she paid as evidence of her ability to pay the \$10,000 loan which she was then requesting. Pointing to each \$10,000 loan as evidence of her ability to pay a \$20,000 loan which she was then requesting. BAITING THE HOOK WITH EACH NEW "SUCKER" TO CATCH A "SUCKER" TWICE AS BIG.

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AND THE BANKS PASSED HER ON. EACH BANKER, AFTER HE HAD WALKED THE FLOOR, GOT HIS MONEY BACK BY SENDING HER ALONG TO THE NEXT BANKER, AND LETTING NO. 2 WALK THE FLOOR TWICE AS HARD AND TWICE AS LONG.

Within 18 months Mrs. Chadwick borrowed within a radius of 100 miles of the court house of Cleveland, more than \$2,000,000. Most of this was "robbing Peter to pay Paul." Some of it was small loans, contracted and promptly paid, for the purpose of securing a line of credit. She finally got to the stage of the game where a turnover of her securities meant about \$700,000.

THIS IS HOW SHE "MADE GOOD."



The Most Recent Photo of Mrs. Cassie L. Chadwick  
Taken on the Lawn of Her Euclid Ave. Mansion.

## CHAPTER X.

### DEALT OUT MONEY WITH A LAVISH HAND.

For years Mrs. Chadwick's lavish expenditure of money was the subject of comment in Cleveland. There is not a store in that city of any prominence with which Mrs. Chadwick had not had dealings. At some of them she spent thousands and thousands of dollars, and paid spot cash. She tried no trickery with them when she wanted anything.

No person with millions at his command ever bought with a more lavish hand than did Mrs. Chadwick, and when she bought she had the money to pay for it. She juggled with no securities, genuine or otherwise, when she made her purchases in the Cleveland stores. The cash with which she paid probably came to her through her ability to make banks and bankers think she was a person to whom a loan, no matter how large, would be

a good business investment, but when she dealt with the grocer, the butcher, the jeweler or the house-furnisher she paid him in good coin of the realm, and paid him in enormous sums.

Most persons when they invest in diamonds buy them singly, or in ones or twos at the most; not so Mrs. Chadwick. One of her favorite pastimes was to walk into a store and ask to see diamond rings. It might be that the clerk would place before her one or more trays of the baubles.

“These look nice,” she would say, indicating with her finger an entire row of gems. “I think you may give me those.” And so she would leave the jewelry store carrying in her muff enough jewels to pay a year’s rent on a Fifth avenue mansion. Mrs. Chadwick was among the customers of a certain piano store. One of her small orders one day took the form of eight grand pianos, sent to as many as eight different friends of hers, as a slight token of her esteem and regard. This bill was settled in cash.

There is a firm of jewelers in Cleveland that do a business that would make them rank with Tiffany, of New York. They are not given to telling what they do for their customers, but here is a story of Mrs. Chadwick's prodigality that is known to almost every clerk in the store. Some time ago she took twelve young society girls on a trip to Europe. Just what happened on the trip nobody but those who took part in it knows, and for obvious reasons just now they are not telling. What pranks were indulged in, and to what fantastic limits this money-mad woman went in order to shower luxury upon the young girls only they themselves know. This much, however, became known when they returned to Cleveland. Mrs. Chadwick went into the private office of the head of the big jewelry firm here and displayed 12 exquisite miniatures painted on porcelain by one of the greatest Parisian artists and had them framed in solid gold.

Just before Christmas several years ago, Mrs. Chadwick walked into a Cleveland toy store and pulled out

a written list that, according to the store officials, was two yards long. Nothing but toys was on the list, and when Mrs. Chadwick had finished buying, her bill was in the neighborhood of \$800. Dolls galore were bought, Mrs. Chadwick saying that she wanted something like 100, the price to range from one to three dollars each. Personally she made no selections, leaving that to the clerks who waited on her, but when the bill was presented, it was paid at once. The toys were distributed among the orphan asylums and the different children's wards in the hospitals and many a heart was gladdened that Christmas by the benevolence of the unknown person, as Mrs. Chadwick expressly stipulated in buying the goods that the recipients must not know where they came from.

#### HOW LIZZIE BIGLEY WORKED.

She was a forger when she was a girl in Woodstock, Ont., 25 years ago.



MRS. CHADWICK AS MME. DE VERE



## HOW MADAME DE VERE WORKED.

Madame DeVere was indicted by the Lucas county grand jury in March, 1890, for forgery on two counts. Joseph Lamb, a well-known express employe of this city and a man of integrity and honesty, admitted he was an accomplice, but unintentional of doing wrong, and was indicted with her.

Lamb's honesty was never questioned and his record in the express office was clean and untarnished with suspicion.

According to the Ohio circuit reports, Madame DeVere's method of working was as follows:

“Joseph Lamb (the accomplice) testified that the defendant represented to him that her name was Florida G. Blythe; that she lived in Cleveland and that she owned the Argyle block and other property there; that she had certain dealings with Richard Brown of Youngstown, who also did business in Cleveland and was a member of the firm of Cleveland, Brown & Co.

“Lamb testified that Mme. DeVere had repre-

sented to him that Brown had given her his signature on certain blank promissory notes, which she produced before Lamb, and had authorized her to fill up the body of the notes of Brown.

“It was also testified that Lamb had, at the request of Lydia DeVere, and in her presence, filled out the notes. Upon its being thus made up, Mme. DeVere took it, wrote on the back of it the name ‘Florida G. Blythe’ and gave it to Lamb to negotiate. This he says he did, at her request, paying her the proceeds. It is this particular note that was pleaded in the indictment against Mme. DeVere.”

It so happened that there was a Florida G. Blythe in Cleveland, and she did own the Argyle block and other Cleveland property.

The prosecution sprung a surprise on Madame DeVere by introducing the original Florida Blythe to the jury, and her testimony was damaging to Madame DeVere. She swore that she had not indorsed the paper that caused Madame DeVere’s indictment.

Richard Brown, whose name was also used and flashed upon the unsuspecting Lamb as the giver of a note of half a hundred thousand dollars, was also a witness in the same case.

He repudiated the promissory note. He claimed he had never seen her until her arrest and knew nothing about her save that she had forged his name to many thousands worth of notes.

“Testimony was also offered in the case,” continues the court, “after the state had shown evidence that as the result of this forgery and the uttering of this and other notes, the defendant had received a large sum of money; that at this time the defendant was in indigent circumstances, that she was paying high rates of interest and was financially distressed.”

A feature of the case was a \$2,000 note, purporting to be signed by Brown, that Lamb tried to negotiate for Madame De Vere. He failed to do so, because doubt was cast on its legitimacy, and returned it to the Madame. Some more of this 1890 issue was introduced in evidence.

Poor Lamb had been made to handle the negotiation of these also.

The evidence on the part of the state tended to show that as early as the spring of 1889 Madame DeVere and Lamb began their transactions in Brown notes. The evidence also brought out this interesting fact, to quote again from the report:

“At about the same time she also claimed that she had received from Mr. Brown the right to use three promissory notes for the amount of \$5,000 each in settlement of a certain transaction regarding a child of her sister. In some further deal in connection and settlement of the same matter this amount was increased so that the whole sum was \$40,000.”

This was the game that Madame DeVere used on poor Lamb and by which she induced him to believe that the Brown notes were sure enough notes. Lamb was the willing and abject slave of the woman, it seems, for he took her word and in negotiating her forged notes he ruined himself. It was even of evidence that Lamb gave

his own personal note one time when this became necessary to give collateral security for a forged note of his driver.

“There is another class of testimony in the case,” says the honorable circuit court. This related to a visit that Madame DeVere paid to Oak Harbor in November, 1889, and represented herself as Florida G. Blythe, whom she wasn’t. At this time, it was sworn by several witnesses, the wily Madame prepared a \$75,000 note and another for \$20,000 or \$25,000, the witnesses had forgotten which.

Madame DeVere was found guilty of these forgeries and sentenced to nine and one-half years in the penitentiary. She was paroled out after serving about three years of her sentence.

Joseph Lamb was acquitted of the charge, the jury believing that he was so completely under the control of the woman that he was not responsible for his actions.

Lamb never recovered from the shock received over the disclosures, resigned his position and it is said died of a broken heart.

THE EVENTS LEADING UP TO THE ARREST OF MADAME DE VERE WERE NO LESS INTERESTING THAN THE PROSECUTION OF THE CASE, BECAUSE THEY SHOW THE WOMAN WORKING ALONG PRECONCERTED PLANS AND UNDOUBTEDLY PLANNING A COUP THAT WOULD HAVE SHAKEN TOLEDO'S FINANCIAL INSTITUTIONS NO LESS THAN HAS THE CHADWICK AFFAIR SHAKEN THE OBERLIN BANK.

Madame DeVere located in Toledo some time about 1888. She first had apartments on Washington street and later moved to Broadway, where she had sumptuous rooms.

It is said she came here from Canada. With her was a child, a boy, aged about three years, whose name was Emil.

It was alleged that this child was an illegitimate son, and it played an important part in the Madame's operations here in accounting for the settlement of monies upon her.

IT WAS CHARGED THAT THE CHILD WAS THE SON OF RICHARD BROWN, THE WEALTHY YOUNGSTOWN IRON MAN,

WHEN HIS NOTE WAS FLASHED. MADAME DE VERE DRESSED THE CHILD IN EXPENSIVE GARMENTS AND LIVED AS A PRINCESS IN HER BROADWAY APARTMENTS.

Men prominent professionally, in grain and stock, made her apartments a resort, where she had made them believe through her clairvoyance powers, she could give them valuable tips on grain and stocks. THROUGH SOME MYSTERIOUS POWER, AS YET UNACCOUNTED FOR, SHE WAS ABLE TO ATTRACT MEN OF WEALTH AND STANDING TO HER AND GAIN ABSOLUTELY THEIR CONFIDENCE."

While carrying on these "readings" she entertained her clients lavishly with champagne suppers.

All the time it was evident her cunning was devising ways and means to secure great sums of money. Joseph Lamb in some way fell beneath her spell and he was a willing tool to negotiate her loans.

She first began borrowing through Lamb in a small way and gradually increased the amounts until they took the proportions of thousands of dollars.

Detection, nearly always assured in forgery cases, was

the finish of these operations. A Cleveland bank discovered that the notes were not genuine and as soon as the news was flashed to this city local bankers began investigating. Leander Burdick, then president of the Northern National bank, against which it was alleged a \$20,000 forgery had been committed, left a sick bed at night and set the minions of the law at work. Detective John Manley arrested Madame DeVere in her apartments.

#### HOW "ALICE BESTEDO" WORKED.

She mortgaged the property of her sister to money loaners in Cleveland. She didn't own the property, but she mortgaged it over and over again.

#### HOW MRS. CHADWICK WORKED.

Getting into a bank for a reasonably small sum, she ran her loans up, and up, and up, and finally tendered as security the alleged note of a man immensely wealthy, with whom she claimed to sustain sometimes one relation and sometimes another, but always of such a confi-

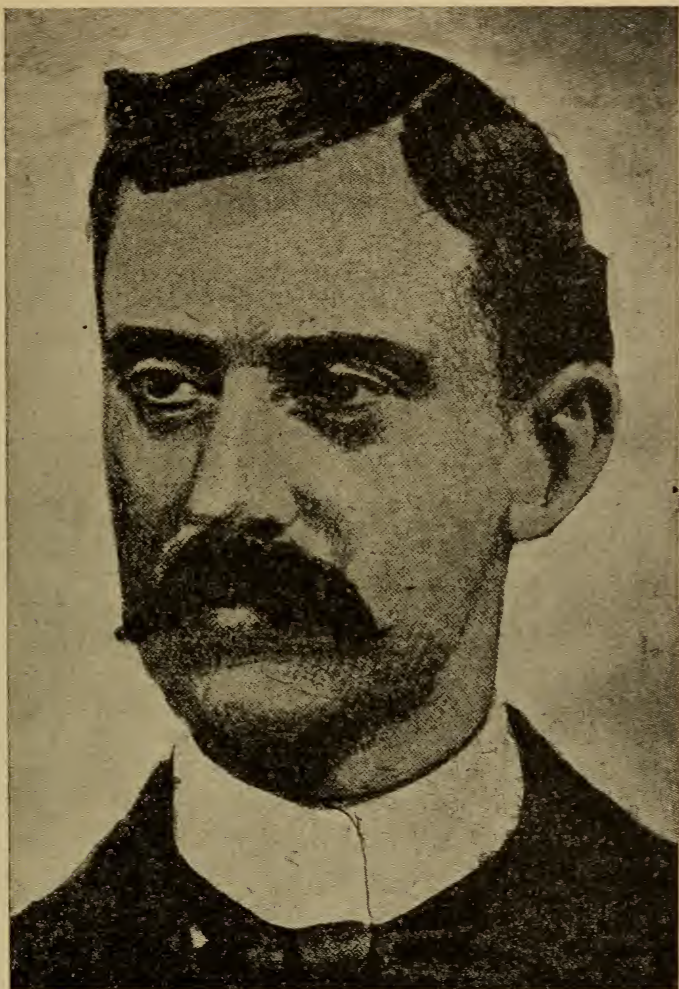
dential character that exposure would spell both ruin to Mrs. Chadwick and to those who accepted this note as security. That was "Lydia Devere's" Toledo game.

She secured certificates of the deposit of securities, real or alleged, hers or someone's else, and with that certificate, or a series of duplicate certificates, she raised loans from those greater money lenders, the banks. That was "Alice Bestedo's" Cleveland game.

Madame Devere took her kindergarten course in forgery in Woodstock; added the "mysterious and powerful friend" in Toledo; graduated from the penitentiary; was a little bit shaky about the Toledo-Woodstock proposition and invented the double hypothecation of non-existent securities, and as the post-graduate course united the two in the gigantic swindles of today.

From her bed-chamber in Woodstock to the clairvoyant's parlor in Cleveland; from the clairvoyant's parlor to the express agent's office; from the express agent's office to the little money-lender's office; from the little money-lender's office to the small-fry lawyer's

office; from the small-fry lawyer's office to the small bank; from the small bank to the attorney's office, which doesn't consist of a dingy reception room and a little private office, but which consists of a magnificent suite, filled with clerks, and its floors strewn with oriental rugs; from that to the big bank. Step by step, changing identity here, changing name there, but sticking to the same old game, has this woman made her progress.



DR. LEROY S. CHADWICK



## THEIR METHODS IN OBTAINING LARGE SUMS OF MONEY SIMILAR

The only possible parallel that may be drawn with the case of Mrs. Chadwick is that of Mme. Humbert, of France,\* who perpetrated one of the most colossal swindles ever known.

### MRS. CHADWICK.

Born in obscure town.  
Wed a prominent doctor.  
Claimed vast securities.  
Made financiers trust her.  
Forged to extent of \$18,-  
750,000.  
Used Andrew Carnegie's  
name.  
Spent money lavishly.  
Worth not one cent.

### MME. HUMBERT.

Born of obscure parents.  
Married a French deputy.  
Said she had \$20,000,000.  
Had strange power over  
men.  
Borrowed over \$12,000,000.  
Used millionaire's name.  
Gave fortunes to friends.  
Found to be worth \$2.00.

\*In 1878 Mlle. Therese d'Aurignac was married to Frederic Humbert, son of a lawyer of Paris. It was given out that her dowry was \$20,000,000, a legacy from an American, Robert Henry Crawford.

Just as Mme. Humbert was about to enjoy her fortune, two young men, Henry and Robert Crawford, nephews of Robert H. Crawford, appeared. They produced a will dated the same day as

the Humbert will, in which the money was to be divided between Mme. Humbert and the two Crawfords, and a wish was expressed that the two families be united by marriage.

Mme. Humbert explained that she was already married, but she had a younger sister. The two men were willing to wait until she was of age, and then one of them would marry her. Mme. Humbert was told to invest the fortune in bonds and put it in a safe. She was to get \$73,000 a year income, and the rest of the income was to accumulate for a dowry for her sister. The principal was not to be touched until Mlle. d'Aurignac became of age.

This was the keystone of the entire scheme. They produced a great sealed safe, which was shown to visitors as containing \$20,000,000 in bonds. For 20 years the Humberts lived in wealth. Bankers were glad to lend them money. Society welcomed them. They lived high.

When Mlle. d'Aurignac came of age and didn't marry, some talk resulted. The Crawfords had never been heard of and this caused more talk.

All at once the Crawfords sued. This startled France. They wanted the fortune divided. They did not appear in court, but attorneys answered for them. Then the bankers who had advanced millions on the security of a sealed safe got uneasy. They demanded a sight of the bonds in the safe. The Humberts refused to open it. The courts were appealed to.

The judges ordered the safe opened and the Humberts disappeared. On March 9, 1902, the safe was opened. It contained a few newspapers and some imitation gems.

The Humberts were arrested in Madrid in December of the same year, were convicted, and are now in prison.

## CHAPTER XI.

NOT A BONA FIDE MEMBER OF THE "FOUR HUNDRED."

Mrs. Chadwick never was "in society." Such efforts as she made to get into the charmed circle were tentative and were not encouraged. One would look for a woman like Mrs. Chadwick to persevere, to throw all her wealth, tact and wit into the struggle for social recognition. But the fact remains that she did nothing of the sort. Perhaps she considered the game hardly worth the candle.

Her chief effort to break down the social barriers was a dinner which she gave shortly after her marriage to Dr. Chadwick. The guests are not likely to forget the function because of the peculiar impression the hostess made on them.

The impressions of one of the guests, a prominent society man of Cleveland, on this occasion were given in a daily paper recently and are quite interesting. "I

never was so surprised in my life," he said, "as when I saw the inside of that house. From the bleak aspect of the exterior, I expected to find the interior in keeping. I was not prepared for the almost barbaric splendor of those rooms.

"Two pieces of statuary, one at either end of the fireplace; two vases, each six or seven feet high, before it; Persian and oriental rugs, oil paintings, 'ginger bread' of all kinds—the room was crowded.

"I caught myself estimating the cost of the stuff in that one room. 'Twenty thousand dollars,' I said to myself. A caddish thing to do, I admit.

"I discovered that the guests were, for the most part, old friends of the Chadwicks, some of whom, incidentally, were firmly intrenched in society. 'She's trying to break in,' I thought.

"Dr. Chadwick, whom I always considered a good, simple soul and an example of culture of the old-fashioned sort, insisted that we all go with him to the music-room. More surprises.

“A pipe organ, pianos, every known and unknown kind of musical instrument, gathered from every corner of the globe, even from the South Sea Islands.

“Dr. Chadwick played with great zest on the orchestrian such things as ‘Rocked in the Cradle of the Deep,’ and ‘Annie Laurie.’ Many of the guests smiled secretly at his choice of these old-fashioned tunes, and at his very evident appreciation of his own music.

“Then we were ushered into the dining-room. No, there was nothing stiff about it. Dr. Chadwick may never set the world afire, but no one can question his ability to do a thing properly, and his wife, if not ‘to the manor born,’ put up a very creditable imitation.

“But, oh, the contrast between her and the other women. I cannot help believing this contrast was apparent to the doctor. He seemed to be laboring under a constraint. A woman might be able to tell you wherein the difference lay. It was a matter of dress, but feminine apparel has always been to me an unsolved mystery.

“I can only say that if the rooms I saw there were

almost barbaric in their adornments, Mrs. Chadwick was quite so. Her brown hair, streaked with gray, was piled high. A double necklace of diamonds circled her full throat. There were diamonds on her shoulders and diamonds on the front of her dress. She scintillated with diamonds. I turned to the lady on my right and said:

“ ‘I suppose they are diamond sunbursts?’

“ ‘Sunbursts!’ she replied; ‘Cloudbursts, rather!’

“ ‘And for a long time Mrs. Chadwick’s ‘cloudbursts’ were a joke between us.

“ ‘Mrs. Chadwick at this time struck me as being a handsome woman, though at other times I had thought her plain. Her features impressed me as being too heavy, and her chin too square; yet I must confess that, with the sideboard at her back, and offset by the flash of many diamonds, these very features aided in the regal effect she had upon me.’”

Dr. Chadwick dropped out of the Colonial Club about five years ago. He has since spent most of his

time in travel. His wife, immured in the lonely splendor of her home with only French maids for companions, disappeared from social life, in which she never took an active part.



## CHAPTER XII.

### THE OPINION OF AN EXPERT.

Dr. Allan McLane Hamilton, M. D. F. R. S. E., is one of the world's most famous alienists and testified for the government as an expert in the trial of Guitteau, the assassin of President Garfield, also made a mental examination of Czolgosz, the murderer of President McKinley. He is a grandson of Alexander Hamilton, and graduated from the College of Physicians and Surgeons at New York in 1870.

For years he has devoted himself to the study of nervous and mental diseases and for some time was professor of mental diseases at Cornell University and is at present one of the consulting physicians at the Manhattan State Hospital for the Insane. He is an authority upon his specialties both here and abroad, and his opinion therefore forms an authoritative estimate of this phenomenal female juggler of finance.

Dr. Hamilton says in substance that in consideration of this celebrated case, the query naturally arises whether the mental condition of Mrs. Chadwick's dupes is not, after all, the most important, for it can hardly be imagined how hard-headed business men, most of whom have made their money by the sweat of their brow and whose success has, in a large measure, been due to judicious investments, saving methods and financial judgment, characteristic of the American business man, could show the guileless credulity ordinarily credited to fools. From evidence at hand, the doctor admits that he looks with a certain degree of admiration upon the methods of this wonderful woman, whose ingenuity, mental grasp and decisiveness of action, together with her extensive knowledge of human nature, moulded men to her purposes and which, if honestly employed, would have made the fortunes of many a man, but which are incredible in a woman.

The difference between the criminal tendencies of

men and women are marked and the methods employed by each vary.

Crimes of vengeance and those of an acquisitive nature are most common.

Parallel forms of deception and fraud as practiced by Mrs. Chadwick are difficult to find in the annals of criminal history.

The Newgate Calendar from 1700 to 1814 shows but three or four cases that even approach "The Great Chadwick Bubble."

The "Countess Holstein," so-called, in 1673, was convicted and executed after an extraordinary criminal career which in some respects resembled the case in point. Claiming to be the daughter of Henry Van Walway, Lord of Holstein, she was in reality the daughter of a man by the name of Moders, a chorister in the cathedral of Canterbury.

She married a journeyman shoemaker who could not support her extravagances, so she eloped with a wealthy surgeon, subsequently marrying a man by name of

Carleton and then followed one matrimonial venture after another until finally she was tried for polygamy, but was acquitted. She then embarked upon a career at swindling, going to Cologne, where she married an aged suitor of good estate and after securing of him large sums of money returned to London within two years and managed to fleece a number of new admirers out of large sums of money, but finally overreached herself and was convicted and executed.

A writer at that time refers to the "catastrophe of this prodigious woman, who, had she been virtuously inclined, was capable of being the Phœnix of her age; for it was impossible for her not to be admired in everything she said and did."

There is, barring one or two insignificant cases, no parallel example until we strike the great Humbert fraud in 1901, and an inspection of Mrs. Chadwick's career shows a logical evolution of methods which led her from a mere beginner in the art of fraud to the accomplished

schemer looking always for wealthier victims and larger fields of operation.

Mrs. Chadwick had healthy and respectable parents and in this respect is unlike Madame Humbert, whose father was a mystic and who came from a neuratic stock.

There is no record of very early crimes and in this respect she differs from Terese Daurignac, who afterwards became Madame Humbert and who forged her father's name at the tender age of 13 and who borrowed and stole jewels from her schoolmates solely for the purpose of adorning her person. From photographs and records made by the Bertillion system taken in 1891, when, as Lydia DeVere, Mrs. Chadwick was committed to the Ohio penitentiary, Dr. Hamilton finds certain signs of degeneration which bears more or less relation to the development of the case. He says:

“There is decided asymmetry at the left side of the face. Her eyes, which are peculiar in expression, suggest degeneration, the left palpebral opening being below and smaller than its fellow, and the left eyebrow is

at a lower level and less marked than the right, and this is seen best in enlarged pictures.

This ocular weakness gives the eyes a peculiar shifty expression which is quite common in neurotic individuals, and in one way, is conducive to the successful exercise of dissimulation.

All the photographs show a hard and cruel face and a good deal of squareness of jaw, indicating determination and fixedness of purpose.

It is a face that suggests coercion rather than pleading, and one in keeping with insistent methods rather than wheedling.

If hypnotism were used at all, as has been suggested, it certainly did not bring with it "the fatal spell of beauty," for she did not even possess the attractions of the average book agent.

It is quite possible that a careful examination of the prisoner would reveal other stigmata, for it does not appear that the Bertillon examination was finished at the penitentiary, nor that anyone has very seriously

looked for those bodily defects which so often belong to the instinctive criminal and sometimes to the mentally unsound.

So far as the methods adopted by the person under arrest are concerned, it does not appear that the method of swindling had any direct connection with any sexual importunities, and it seems to have been negatively exercised, for she evidently did not descend, so far as is known, to the methods of the "badger," but like Madame Humbert, found more dignified, but, nevertheless, successful methods for extracting money from her dupes, and in both cases it was the exercise of the subtlest kind of intelligence, and the personal influence was, after all, secondary. The magnificent assurance of the woman and her lying propensity appear in all of her recorded operations.

It is much harder for a man to lie successfully than a woman, and this has a natural psychological explanation.

As has been said by another, "Men can lie—do lie—

lie even on a gigantic scale, but the supreme liar is always a woman. It is part of her sexual nature to be able to see those visions which words transfer into lies part of that strange, nervous make-up which makes woman so unaccountable, so fascinating, so terrible, so irresistible.

“Take all the great frauds of history which depend upon sheer invention and on the fantastic creation of non-existent things, they have in nearly every case, been the creation of women.”

Lombroso has held, in comparing the acquisitiveness of man and woman, that woman's desire for gain is the result of domestic avarice in an exaggerated degree, which leads to crime. “For a woman any unnecessary expense in the household is as terrible as the loss of a large sum or the danger of commercial ruin to the man, for the house is her possession, her kingdom, so to speak, and she attaches to it the same importance as a man attaches to his usual field of activity.”

In Mrs. Chadwick's case this is hardly true, for, al-

though she undoubtedly stole for the gratification of, and to keep up a certain kind of appearance, she was "a man of men" in the magnitude of her fraud and aggressive method of swindling. Like Madame Humbert, she appears to have been callous, sentimental at times, and always cunning.

What has been said about the character of her victims need not be repeated, except so far as to say that they were clay in her hands, and even after being fleeced condoned her offense and protected her.

I am informed that one hard-headed business man, respected everywhere for his commercial good sense, after giving her nearly a million dollars upon the strength of a bogus story that she was the illegitimate daughter of a friend, called upon her at her hotel in New York with his lawyer for the purpose of making her disgorge, but within a few minutes completely surrendered, to the astonishment of his legal adviser.

Then, too, to this day there are individuals who, though they have been furnished with what ought to be

ample proofs of her dishonesty, cling to the idea that she is a much-abused woman.

All this is very astonishing, but it need not necessarily imply the existence or exercise of any occult power, nor anything but the peculiar personality of a remarkable woman, who is at the same time handicapped by physical ugliness, coarseness of speech, and defective education.

The interesting part of it is that Madame Humbert was equally uninteresting. The latter was illiterate, had a vile accent, was coarse and vituperative at times, even to the point of incoherency, but she controlled everybody and showed a strength of intellect in her conversation.

T. P. O'Connor, whose interesting account of the crime should be read by everyone, alludes to her complete domination, not only of her sisters, "who were dolls pulled with wires," of one brother who ran errands like a servant, and of another who was completely under her thumb and acted as a confederate, but she easily

and constantly influenced hawk-eyed money lenders, politicians and senators.

The study of Mrs. Chadwick's previous life showed that she always exerted an unusually efficient power of suggestion; that ten or twelve years ago she was a successful fortune teller, absolutely ruining the life of the young express agent, who became like a hypnotized pigeon in her hands.

Whatever was her personal power, it was not that which consisted in the making of passes or the laying on of hands, at least in the way suggested by Braid, Bernheim or Charcot.

When one surveys the senile procession who have married adventuresses, parted with their money through the persuasion of designing and alluring sirens, or through some sinister agency of this kind have made wills in their dotage cutting off the natural objects of their bounty, it is not surprising to find that a large number of Mrs. Chadwick's victims were elderly men or those who were not too discriminating.

A great deal of rubbish has been written about the exercise of this woman's power, and the susceptible gentleman who is a member of the Ohio board of pardons, who described the sensation of gazing into the orbs of "Madame DeVere" as like looking into a furnace "when the molten metal was swirling around," is naively eloquent.

There is something touching in the statement that he "felt dizzy under the spell, but rallied and was able to return her gaze for brief intervals, only to experience like recurring effect."

This gentleman saved himself by the conclusion that it was only a "studied attainment" on her part, and that despite her lisp, which was that of an "innocent schoolgirl," her voice of "magnetic sweetness," which does not seem to have been recognized by others, he came to the conclusion that he was "too old to be hooked," although he had been caught once or twice before by "hypnotic people."

## NO SUGGESTION OF INSANITY.

It is difficult to find in her conduct any suggestion of insanity or any mental state that would bring with it irresponsibility.

Even in the first trial, Dr. L. H. Swann testified that he believed her to be insane from her conduct in court, but it does not appear that any other examination was made, and no specific evidences are mentioned that would show that even then she was of unsound mind.

The subsequent alleged eccentricities, which were chiefly manifestations of extravagance of behavior, watched by clerks and others, that would attract no attention elsewhere, are beneath criticism. Even for that small class of critics who today believe that innate badness constitutes moral insanity, there is little satisfaction to be derived from a study of her case.

There is the absence of irresistible impulse which is sometimes found in "kleptomania," and her fraud bears no resemblance to that which is occasionally

present in general paresis, so that it is difficult to see how any defense of this kind could be successfully urged.

It is quite probable that she is an instinctive criminal, and that her vicious career has been one of her own volition, so that she, "like the professional thief, has come to regard all property as legitimate spoil."

Her weakness is certainly not due to education or example, for her environment was good except so far as the dangerous tendency of the age, the necessity of luxury and the growing laxity of commercial methods are concerned. Mrs. Chadwick is a magnificent confidence woman and the product of the day.

Until a few years ago, the notorious Sophy Lyons, whose greatest theft was \$10,000, was considered an interesting case for criminologists, but in these days of large transactions the career of Sophy was one of comparative probity.

To some of us there is nothing astonishing in the success of Mrs. Chadwick, who is probably as familiar

as any one else with the easy way in which money is made and is to be made, and the vulgar, yet pertinent, aphorism that “ a new sucker is born every day.”

When novels and plays strive to make robbery attractive and excusable; when newspapers lightly talk of the facility with which public officers may be bribed; when aggregations of men inflate rotten property, or over-capitalize questionable concerns; when beggars ride on horseback and people “live on the interest of their debts,” there is nothing startling about that kind of “smartness” which is the apotheosis of the cultivated and generally extending weakness of the age, which leads to the development of Chadwicks and others of her kind, and which has overthrown other nations and bids fair to ruin our own.



## CHAPTER XIII.

### CONCLUSION.

As this volume goes to press, Mrs. Chadwick is languishing in her prison cell awaiting the decree of justice. She has been indicted upon a multiplicity of counts and her conviction upon one or more of them appears to be certain. Her husband likewise has fallen under the hand of the law, having been arrested upon his return from a long sojourn in Europe. He has protested his utter innocence of his wife's transactions, a statement in which she herself bears him out. Upon his arrival in Cleveland friends came to his aid and secured requisite bail and it is generally believed that the state will fail in its prosecution, so far as he is concerned. The doctor's punishment, however, does not need the operation of the law to make it complete. His return to the city in which he was wont to enjoy the respect and admira-

tion of his fellows must have been bitter indeed, and he now walks the streets a homeless, ruined man, for his own fortune has been swallowed up in the vortex of his wife's crime. There are many Clevelanders of note, who were proud to number Dr. Chadwick and his wife among their friends a few short months ago, who now deride and spurn them. Many of these persons basked in the sunshine of Mrs. Chadwick's favor and received at her hands the most lavish gifts—pianos, diamonds, automobiles, and the like. To such as these the Chadwick topic is a painful one, and quickly dismissed. To others of us it has been prolific of great interest, and will furnish food for conversation for months to come.

THE END.

KNOWN FACTS ABOUT MRS. C. L. CHADWICK

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Born in 1857 at Eastwood, Ont., one of the eight children of Daniel and Mary Ann Bigley.

Arrested and tried as Elizabeth Bigley at Woodstock, Ont., in 1879, and acquitted of a charge of forgery, on the ground that she was insane.

Appeared in Cleveland as Mrs. Lydia Bigley in 1882 and borrowed money by mortgaging her sister's furniture under the name of Mrs. Alice M. Bestedo and other aliases.

Married Dr. W. S. Springsteen, 3 Garden street, Oct. 21, 1882, after surrendering her clothing to a money lender.

Eleven days later her husband, having forced her to confess her crooked transactions, ordered her from his home.

Attempted, in 1883, to collect \$6,000 from Springsteen as price of separation.

Reported dead and buried, in letter to friends in Erie, Pa., who knew her as "Mazie."

Two months later, as Madame laRose, kept clairvoyant resort at 359 Superior street.

Four months later moved to 66 Prospect street (old number).

Oct. 3, 1883, sued for divorce, Dr. Springsteen replying with cross-petition charging infidelity, supported by affidavits of two men, and obtaining divorce on that ground.

In 1886 lived at boarding house kept by Mrs. Hoover at 122 Euclid avenue, calling herself Mrs. Lydia D. Scott.

In 1887 appeared in Toledo as Madame, or Lydia Devere, and obtained \$18,075 by forgery and other means, using Joseph Lamb, an express agent, as her dupe.

Jan. 15, 1890, arrested with Lamb on indictments charging forgery. Lamb was acquitted on the ground that her hypnotic influence had rendered him irrespon-

sible. She was convicted and sentenced to the Columbus penitentiary for nine years and six months.

From 1890 to 1893 she was a convict at hard labor, sewing convicts' shirts.

In 1893 released on parole through the clemency of Gov. Wm. McKinley.

In 1894, calling herself Mrs. C. L. Hoover, she lived at 166 Franklin avenue (old number), with her mother and sister and a son of about 5 years, making herself conspicuous by her extravagance.

August 26, 1897, about the time she was released from responsibility to the penitentiary, she married Dr. Leroy S. Chadwick at Windsor, Ont.

She continued to occupy the Chadwick homestead at 1824 Euclid avenue, when her husband, soon after their marriage, took his daughter and went to live in Europe.

She obtained vast sums of money from unknown sources, squandered vast sums in unparalleled extravagances, canvassed the banks of Northern Ohio in search of loans, accumulated debts estimated at from \$600,000

to \$1,000,000 and lived in luxury in the Euclid avenue mansion, until November 2, 1904, the suit of H. B. Newton to recover loans of \$190,800 exposed her operations, closed the Oberlin bank, through the president of which she had obtained \$340,000. Then she went to New York.











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